## Index

Cash services, Federal Reserve Banks, 156

Cash flows, Board of Governors, 326

Century date change (See Year 2000)

Century Date Change Special Liquidity

Facility, 87, 182, 185, 192, 193

Standards, 128-9

### Index

145

Banking Organization National Desktop

Examinations and inspections, 121-8

(BOND), 125, 136

Banking organizations, U.S.

Capital adequacy, 129

1st Source, 98	Banking organizations, U.S.—Continued
	Internal control, accounting, and
Account Management Agent software,	disclosure, 132
163	Overseas investments, 143
Agreement corporations, 127	Proposals, 144
Agriculture, U.S. Department of, 98, 162	Recourse obligations, 129
Applications, processing of, 143	Risk-focused supervision of large, 124,
Assets and liabilities	136
Banks, insured commercial, by class, 367	Structure, regulation of, 140–5 Surveillance, 125
Board of Governors, 324	· · · · · · · · · · · · · · · · · · ·
Federal Reserve Banks, 334, 346–9	Banks and savings associations, external
Auditing, banks and savings associations,	auditing, 132 Basel Capital Accord, 118
132	Basel Committee on Banking Supervision
Automated clearinghouse services, 156	Reports, 133
Automated teller machines, 105	Review of Capital Accord, 117
Availability of Funds and Collection of	Board of Governors (See also Federal
Checks (See Regulations: CC)	Reserve System)
checks (see Regulations, ee)	Bank mergers, consolidations, and
<b>Balance sheet, Federal Reserve priced</b>	acquisitions, list, 375–89
services, 167	Consumer Advisory Council, 99, 293
Balance sheets, Board of Governors, 324	Financial statements, 323–31
Bank examiners, training, 106	Members and officers, lists, 289–91,
Bank holding companies	318–20
Applications, 110	Policy actions, 185–94
Gramm–Leach–Bliley Act, 175	Testimony and recommendations to the
Inspections, 121	Congress, 104
Municipal securities dealers and	Book-entry securities, Fedwire, 155
securities subsidiaries, 123	Branch closings, policy statement, 132, 191
Reports to the Federal Reserve, 134, 135	Brazilian <i>real</i> , 23, 62, 87
Risk-focused supervision of small, 125	Business spending, investment, and finance,
Stock repurchases by, 143	9–12, 42–4, 73–6
Transfer agents, 123	BusinessLINC Initiative, 96
Bank Holding Companies and Change in	
Bank Control (See Regulations: Y)	CAESAR (See Complaint Analysis
Bank Holding Company Act, 140, 283	Evaluation System and Reports)
Bank Merger Act, 141	Call Reports, revisions to, 135
Bank mergers, consolidations, and	Capital
acquisitions, list, 375-89	Accounts, Federal Reserve Banks, 346–9
Bank mergers, Regulation CC, 188	Changes in, Federal Reserve Banks, 336
Bank Secrecy Act, Anti-money laundering,	Markets, supervision of activities, 129

Direct deposit, 105

Directors, Federal Reserve Banks and Change in Bank Control Act, 142 Check collection, Federal Reserve Banks, Branches, list, 297-317 152 Disclosures, consumer, 178-9 Commercial banks, number of, 367, 374 Disclosures, electronic, proposed rule, 103, Community banks, risk-focused supervision, 124, 136 Discount rate (See also Interest rates), 6, Community Reinvestment Act, 99, 106, 192–4, 255, 272 110, 179 Complaint Analysis Evaluation System and Economic projections, 36, 37, 68–70 Reports, 113 Economies, foreign, 23–8, 61–6, 87–92 Compliance examinations, 101, 105 Argentina, 24, 63, 88 Consolidated Appropriation for Fiscal Asia, 23, 24, 61-3, 89, 90 Year 2000, 180 Brazil, 23, 24, 62, 63, 87, 88 Consumer Advisory Council, 99, 293 Canada, 27, 65, 90 Consumer and community affairs, 95–115 China, 24, 63, 89 Consumer and Economic Development Europe, 26, 64-5, 91 Research and Information Center, 98 Indonesia, 61 Consumer Complaint Manual, 113 Japan, 25-7, 29, 30, 64 Consumer complaints, 113-5 Korea, 24, 89 Consumer Leasing (See Regulations: M) Mexico, 24, 63, 88 Consumer policies program, 102 Russia, 23, 25, 61, 63, 87, 88 Consumer regulations, compliance, 106-11 United Kingdom, 26, 65, 91 Consumers, privacy protection, 99, 178 Venezuela, 63 Credit risk, recourse obligations, 129 Economy, U.S. Currency and coin, 156 Business sector, 9-12, 42-4, 73-6 Capital account, 14, 48, 78 Debit cards, 105 Debt, 21, 57, 83 Debt and depository intermediation, 21, 57, Equity prices, 20, 56, 86 Foreign exchange operations, 28 Debt, U.S. economy, 21, 57, 83 Government sector, 12, 13, 44-7, 76 Delegation of Authority, 190 Household sector, 7–9, 40–2, 71–3 Deposit accounts, electronic statements, Interest rates, 19, 52-6, 85 104 Labor market, 15–7, 49, 78–80 Depository institutions Monetary aggregates, 22, 57-60, 83-5 Branch closings, 132, 191 Monetary policy, 3-6, 31-9, 66-71 Century Date Change Special Liquidity Prices, 17, 50-2, 80-3 Facility, 87, 182, 185, 192, 193 Trade and the current account, 14, 47, Debt, 21, 57, 83 Deposits, 334, 346-9 Electronic disclosures, 189 Edge Act corporations, 126, 127 Electronic banking, 103 Exemption threshold, 104 Management Official Interlocks, 188 Electronic disclosures, 99, 103, 181 Reporting categories, century data Electronic fund transfers (See also change, 191 Regulations: E), 105, 154, 155, 158, Reserve requirements, 185, 365 Reserves, 368-73 Electronic Transfer Accounts, Dallas Fed, Risk-based capital standards, 187 Deposits Encryption, Federal Reserve data, 163 Enforcement actions, Federal Reserve Federal Reserve Banks, 346–9, 369, 371, System, 124 Insured commercial banks, 367 Enterprise information architecture (EIA),

137

Equal Credit Opportunity (See	Federal Reserve Banks—Continued
Regulations: B)	Branches
Euro, 26, 64, 92	Directors, list, 297–317
Euro reserves, 216	Officers, list, 295
European Economic and Monetary Union,	Premises, 166, 362
Stage Three, 64, 92	Vice presidents in charge, list, 295
Examinations and inspections	Community development activities, 95–9
Bank holding companies, 121	Condition statements, 334, 346–9
Compliance with consumer protection	Conferences of chairmen, presidents, and
laws, 101, 105, 106–11	first vice presidents, 297
Fair lending, 100	Deposits, 346–9
Federal Reserve Banks, 164	Directors, list, 297–317
Frequency guidelines, 131	Discount rate, 255, 272, 364
International banking activities, 126–8	District Banks
Specialized	Atlanta, 96, 166
Fiduciary activities, 122	Boston, 98, 160
Government and municipal securities	Chicago, 96, 98
dealers and brokers, 123	Cleveland, 98
Information technology activities, 122	Dallas, 96, 98, 162
Securities clearing agencies, 122, 123	Kansas City, 96, 98, 166
Securities subsidiaries, 123	Minneapolis, 98, 160, 161, 166
Transfer agents, 123	New York, 98, 166
Year 2000 compliance, 122	Philadelphia, 159
State member banks, 121	Richmond, 98, 161, 166
Supervisory policy, 128–36	St. Louis, 98, 161
supervisory poney, 120 30	Examinations of, 164
Fair lending examinations, 100	Financial statements, combined, 164,
Federal Advisory Council, 292	333–44
Federal agency securities	Holdings of loans and securities, 165,
Federal Reserve Banks, 346–9, 352,	346-9, 352, 354–7, 368–73
368–73	Income and expenses, 164, 335, 354–7,
Federal Reserve open market	358–61
transactions, 350	Officers and employees, number and
Federal Financial Institutions Examination	salaries, 353, 354
Council, 106, 135, 139	Officers, list, 295
Federal funds rate, 4, 6, 59, 243, 255, 272	Operations, volume, 363
Federal Home Loan Bank System, 98, 179	Payments to the U.S. Treasury, 356, 359,
Federal Open Market Committee	361
	Premises, 166–7, 334, 341, 346–9, 362
Authorizations, 195, 197, 203, 204, 247	Priced services, 152–7, 164, 167–4,
Directives and instructions, 196, 199,	354–7
206, 215, 223, 232, 241, 242, 254,	Salaries of officers and employees, 353,
255, 263, 271, 280	354
Disclosure policy, 281	Securities and loan holdings, 165
Meetings, minutes of, 200, 216, 224,	Services
232, 244, 256, 264, 273	Automated clearinghouse, 156
Members and officers, list, 291	Book-entry securities, 155
Federal Reserve Act, amendment, 180	Cash, 156
Federal Reserve Banks	Check collection, 152
Assessments by Board of Governors,	Depository, 161–2
356	Fedwire funds transfer, 154
Audits of, 164	Fiscal agency, 158–61, 162

Trade, 14, 47, 77

Federal Reserve Banks-Continued Glass-Steagall Act of 1933, 101, 175 Services—Continued Gold certificate account of Reserve Banks Float associated with, 157 and gold stock, 346-9, 368-73 Food coupon, 162, 363 Government Noncash collection, 156 Depository services, Federal Reserve Postal money order, 163 Banks, 158–61 Federal Reserve notes, 156, 356 Sector, 12, 44-7, 76 Federal Reserve Retirement Portability Act, Securities dealers and brokers, examination of, 123 Federal Reserve System (See also Board of Government Performance and Results Act Governors) of 1993, 171-3 Applications and proposals, 140–5 Gramm-Leach-Bliley Act, 101, 117-8, Decisions, public notice of, 144 175-80 Enforcement actions and civil money Guangdong International Trust and penalties, 124 Investment Corporation, 89 Examinations and inspections, 121 Guide to the Interagency Country Exposure Maps, 392 Review Committee Process, 131 Membership, 147, 186 Staff training, 138 Home Mortgage Disclosure (See Supervision and regulation Regulations: C) responsibilities, 117-47 Home Mortgage Disclosure Act, data on Technical assistance, 128 loan transactions, 100, 111-3 Federal tax payments, 161 Home Owners' Loan Act, 178 Fedline for Windows, 163 Home ownership initiatives, 97 Fednet, 163 Household sector, 7-9, 40-2, 71-3 Fedwire, 154, 155, 158 Housing and Urban Development, FFIEC (See Federal Financial Institutions Department of, complaint referrals, **Examination Council)** 115 Fiduciary activities, supervision of, 122 Humphrey-Hawkins Reports, sunset Financial legislation, 215 Disclosure, state member banks, 145 Holding companies, 101, 117-8, 175-80 Income and expenses Statements Board of Governors, 325 Board of Governors, 323-31 Federal Reserve Banks, 164, 335, 354-7, Federal Reserve Banks, combined, 333-44 Federal Reserve priced services, 152-7, Federal Reserve priced services, 164, 167–70, 354–7 167 - 70Information technology Subsidiaries, 176 Initiatives, 163 Fiscal agency services, Federal Reserve Project management, 137 Banks, 158-61 Risk initiatives, guidance, 125 Float, Federal Reserve, 157 Supervision of, by Federal Reserve Flood insurance violations, state member Banks, 122 banks, 103 Supervisory Information Technology Food coupon services, 162, 363 Foreign (SIT), 136–8 Banking organizations, U.S. activities, Insurance underwriting activities, GLB Act, 105, 126, 127, 142 178 Currencies, 23-9, 61-5, 87-92, 354-7 Insured commercial banks, assets and Economies (See Economies, foreign) liabilities, 367 Exchange operations, 28 Interagency Country Exposure Review

Committee, 131

Interest rates (See also Discount rates and Loan Federal funds rate), 19, 52-6, 85, 364 Applicants, characteristics of, proposed rules, 103 International Banking Act, applications Applications, practice of discrimination, under, 142, 190 100, 111-3 International banking activities, supervision Loss reserves, 132, 177 of (See also Regulations: K), 126-8 Write-up standards, 130 International Banking Operations (See Loans Regulations: K) Federal Reserve Banks International economic developments, Holdings of and income from, 346–9, 23-8, 61-6, 87-92 354, 363, 368–73 Investments Interest rates for depository Commercial banks, 367 institutions, 364 Federal Reserve Banks, 346–9 Insured commercial banks, by, 367 Overseas, by U.S. banking organizations, Long-Term Capital Management, hedge fund, 53–5 Looking for the Best Mortgage: Shop, Keys to Vehicle Leasing, publications, 103 Compare, Negotiate, brochure, 102 "Know Your Customer" programs, 186 Management Official Interlocks (See **Labor market**, 15–7, 49, 78–80 Regulations: L) Lending, subprime, 99, 131 Maps, Federal Reserve System, 392 Litigation involving the Board of Margin requirements, 366 Governors Margin stocks, 145, 366 Ali, Sheriff Gerry, 284 Member banks (See also State member Artis, 284 banks) Attorneys against American Apartheid, Assets and liabilities, 367 Number of, 367, 374 Banking Consultants of America, 284 Membership of State Banking Institutions Bettersworth, 285 in the Federal Reserve System (See Carrasco, 283 Regulations: H) Mergers, consolidations, and acquisitions, Clarkson, 285 list, 375-89 Fenili, 285 Mint, U.S. 50 State Quarters program, 157 Folstad, 284 Monetary aggregates (M1, M2, M3), 21–3, Fraternal Order of Police, 284 57-60, 83-5 Gadson, 284 Monetary policy, 3–6, 31–6, 66–8 Goldman, 285 Monetary policy reports to the Congress Hummingbird, 284 February 23, 1999, 31-66 Hunter, 284 July 22, 1999, 66-92 Independent Community Bankers of Money and debt growth, 21–3, 37–9, America, 283 57-60, 70, 83-5 Inner City Press/Community on the Money laundering, 145–7 Move, 284 Mortgage lending, 104, 111–3 Irontown Housing Corporation, 283 Municipal securities dealers, explanation Kerr, 284 of. 123 Logan, 285 Nelson, 284 National Flood Insurance Act. 103 Pharaon, 283 National Information Center (NIC), 136 Sedgwick, 284 Noncash collection services, Federal Towe, 284 Reserve Banks, 156

Nonmember banks, 367, 374

Wasserman, 284

#### One-Stop Mortgage Initiative, 98

Overseas investments, 143

#### Payday loans, 104

Payments system risk, policy statement, 190

Point-of-sale systems, 105

Policy statements and other actions, 190-2

Postal money order, services, 163

Predatory lending, 99, 101

Premises, Federal Reserve Banks, 166, 334, 341, 346–9, 362

Priced services, Federal Reserve Banks, 152-7, 164, 167-70, 354

Prices, 17, 50-2, 80-3

Privacy, consumer, 99, 102

Profit and loss, Federal Reserve Banks, 354 **Publications** 

Consumer Complaint Manual, 113 Guide to the Interagency Country

Exposure Review Committee Process, 131

Keys to Vehicle Leasing, 103

Looking for the Best Mortgage: Shop, Compare, Negotiate, 102

Trading and Capital Markets Activities Manual, 129

#### Quarters program, 50 states, 157

#### Real estate lending standards, 130 Regulations

- A, Extensions of Credit by Federal Reserve Banks, 182, 185
- B, Equal Credit Opportunity, 99, 100, 103, 107, 181
- C, Home Mortgage Disclosure, 100, 111 - 3
- D, Reserve Requirements of Depository Institutions, 185, 365
- E, Electronic Fund Transfers, 99, 103-4, 108, 181
- H, Membership of State Banking Institutions in the Federal Reserve System, 186-7
- K, International Banking Operations, 186-7, 190
- L, Management Official Interlocks, 188
- M, Consumer Leasing, 99, 103-4, 108,
- T, Credit by Brokers and Dealers, 366

#### Regulations—Continued

- U, Credit by Banks for the Purpose of Purchasing or Carrying Margin Stocks, 366
- X, Borrowers of Securities Credit, 366
- Y, Bank Holding Companies and Change in Bank Control, 186–7
- Z, Truth in Lending, 99, 103-4, 108,
- AA, Unfair or Deceptive Acts or Practices, 109
- CC, Availability of Funds and Collection of Checks, 109, 188-9
- DD, Truth in Savings, 99, 103-4, 110, 181, 189

Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks, revision, 135

Reports of Condition and Income (See Call Reports)

Reports, consumer regulation, compliance, 106 - 11

Reserve Requirements of Depository Institutions (See Regulations: D)

Reserves of depository institutions, 368–73

Revenue and income

Board of Governors, 325, 330

Federal Reserve Banks, 164, 335, 354-7,

Federal Reserve priced services, 164, 167-70, 354

Risk-based capital standards, 128 Risk-focused supervision program, 124–5 Rural Local Initiatives Support

Corporation, 98

#### Salaries, Federal Reserve Bank officers and employees, 353

Savings associations, external auditing, 132 Savings bonds, 160

Securities (See also Treasury securities)

Activities, GLB Act, 177 Book-entry, 162

Clearing agencies, supervision of, 123

Credit, regulation of, 145, 366

Dealers and brokers, supervision of, 123

Holdings by Federal Reserve Banks, 165 Subsidiaries of bank holding companies,

supervision of, 122

Securitization activities, retained interest, 130

Sell Direct, 160

Settlement services, 154, 190, 191 Small businesses, 95–7 Social insurance tax receipts, 45 Social security, expenditures and revenue, 12, 45, 76 Special drawing rights certificates, 346–9, 368, 370, 372 Special Liquidity Facility (See Century Date Change Special Liquidity Facility) State member banks Applications by, 143 Complaints against, 113 Examinations of, 105, 121–2 Financial disclosure by, 145 Flood insurance violations, 103 Foreign branches, 126 Information technology, 122 Loans to executive officers, 147 Number, 367, 374 Securities clearing agencies, 123 Securities dealers and brokers, 123 Transfer agents, 123 Stock repurchases, bank holding companies, 143 Subprime lending, 99, 131 Supervision and regulation, Federal Reserve System, responsibilities,

Supervisory Information Technology (SIT), 136–8 Synthetic securitizations, 130

Supervisory Education Program, 138

117-47, 176

#### Technical assistance, Federal Reserve System, 128

Technology, risk-focused supervision

program, 125
Testimony and recommendations, Board of Governors, 104
Thrift Institutions Advisory Council, 294
TILA (See Truth in Lending Act)

Trading activities, supervision of, 129 Training, 106, 138–40 Transfer agents, supervision of, 123 Transfers of funds (See also Regulations: E), 363 Treasury Direct, 159, 162 Treasury Investment Program, 161 Treasury securities Depository institution holdings, by class of bank, 368 - 73Federal Reserve Banks Holdings, 346–9, 352, 354–7 Marketable, 158 Walk-in services, 160 Open market transactions, 350 Repurchase agreements, 346–9, 350, 352, 368–73 Yields on, 19, 52, 85 Treasury, U.S. Department of the, 158–62, 165, 356, 359, 361 Triple DES, encryption standard, 163 Truth in Lending (See Regulations: Z) Truth in Lending Act, 101, 104

# Truth in Savings (See Regulations: DD) Unfair or Deceptive Acts or Practices

(See Regulations: AA)
Uniform Retail Credit Classification and
Account Management Policy, 135
Unregulated banking practices, 114

#### **Year 2000**

Board of Governors, 87
Century Date Change Special Liquidity
Facility, 87, 182, 193
Federal Reserve Banks, 87, 149–52
FFIEC supervision program, 135
Interagency Guidelines Establishing
Year 2000 Standards for Safety and
Soundness, 186
Readiness of banking institutions, 122